

All vehicle sales contracts (purchase agreements) must contain a financial disclosure on the front page of the contract, disclosing how the vehicle is to be financed. If the financial disclosure section on the purchase agreement is not filled out, the entire contract of sale is null and void. The financial disclosure statement must include specific language as outlined in [Utah Code §41-3-401](#) . The dealer must complete and the customer must sign either section 1(a) or 1(b) of the disclosure.